



## South Dakota Economic Financial Literacy Standards

South Dakota Standards	Objectives	FoolProof Module Alignment
Personal Finance	<p>P1. Earning a Living</p> <p>P1.1 Analyze how career choices, education, skills, and economic conditions affect income.</p> <p>P1.2 Explain how taxes, government transfer payments, and employee benefits impact disposable income.</p> <p>P2. Money Management.</p> <p>P2.1 Explain the importance of taking responsibility for personal financial decisions.</p> <p>P2.2 Evaluate available money management tools.</p> <p>P2.3 Design a plan for managing finances.</p> <p>P2.4 Organize personal finance records.</p> <p>P2.5 Analyze how risk-management strategies protect against financial loss.</p> <p>P3. Spending and Credit.</p> <p>P3.1 Apply a rational decision-making process to personal buying decisions.</p> <p>P3.2 Compare the advantages and disadvantages of different payment methods.</p> <p>P3.3 Analyze the sources, benefits and costs of consumer credit.</p> <p>P3.4 Assess the positive and negative consequences of using credit.</p> <p>P3.5 Explain the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>P4. Savings and Investing Standards.</p> <p>P4.1 Compare and contrast the risk, return, and liquidity of saving and investment options.</p> <p>P4.2 Apply criteria for choosing savings and investment options.</p> <p>P4.3 Explain why and how regulating agencies protect savers and investors.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

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Family and Consumer Science	<p>F.1. Career, Family, and Community Connections.</p> <p>F.1.1.1 Examine issues and trends in the workplace that impact individuals.</p> <p>F.1.1.2 Examine the impact of social, economic, and technological changes on work and family dynamics.</p> <p>F.1.1.3 Examine the potential impact of career path decisions on balancing work and family.</p> <p>F.1.1.5 Identify skills and knowledge to develop a life plan for achieving individual, family and career goals.</p> <p>F.1.1.6 Determine skills and knowledge needed to develop a life plan for achieving individual, family and career goals.</p> <p>F.1.2.1 Examine potential career choices to determine the knowledge and skills associated with each.</p> <p>F.7 Consumer and Family Resources.</p> <p>F.7.1 Demonstrate management principles to meet individual and family needs and wants in relation to food, clothing, shelter, health care, recreation, and transportation.</p> <p>F.7.2 Analyze the interrelationship between the economic systems and consumer decisions and actions.</p> <p>F.7.3 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.</p> <p>F.7.4 Evaluate the impact of technology on resource management for individuals.</p> <p>F.7.5 Analyze policies that support consumer rights and foster consumer responsibilities.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

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Language Arts	LA.W Writing Indicators. LA.W.1 Apply the writing process to compose text. LA.W.2 Apply Standard English conventions in their writing. LA.L/W/S Listening, Viewing, And Speaking Indicators. LA.L/W/S.1 Listen, view, and speak to communicate, retrieve, interpret, and evaluate information. LA.R Reading Indicators. LA.R.1 Recognize and analyze words. LA.R.2 Comprehend and fluently read text.	M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement